

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Terri L. Ayers**  
Debtor(s)

Bankruptcy Case No.: 17-22100-GLT  
Related to Docket No. 60  
Chapter: 13  
Docket No.: 61 – 60  
Concil. Conf.: March 21, 2019 at 10:00 AM

**ORDER**

**WHEREAS**, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

**IT IS HEREBY ORDERED** that, on or before **January 28, 2019**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit* or *Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

**OR**

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

**IT IS FURTHER ORDERED** that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **February 12, 2019**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **March 21, 2019** at **10:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.

If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: December 14, 2018

cm: All Creditors and Parties In Interest



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Gregory L. Taddonio, Judge  
United States Bankruptcy Court

**INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT**

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee  
P.O. Box 84051  
Chicago, IL 60689-4002

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Terri L. Ayers  
 Debtor

Case No. 17-22100-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jhel  
 Form ID: 213

Page 1 of 2  
 Total Noticed: 38

Date Rcvd: Dec 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2018.

db +Terri L. Ayers, 6259 Leechburg Road, Verona, PA 15147-3511  
 cr +JPMorgan Chase Bank, National Association, 3415 Vision Drive, Columbus, OH 43219-6009  
 cr +Pittsburgh Water & Sewer Authority, Goehring, Rutter, and Boehm,  
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219,  
 UNITED STATES 15219-6101  
 14520909 +Account Recovery Services, Inc., PO Box 7648, Goodyear, AZ 85338-0645  
 14707841 Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280  
 14707470 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
 Kirkland, WA 98083-0657  
 14520910 Department of Education, MOHELA, PO Box 105347, Atlanta, GA 30348-5347  
 14520911 Ditronics Financial Services, c/o Account Recovery Service, Inc., PO Box 7648,  
 Goodyear, AZ 85338-0645  
 14520913 Goodyear Credit Plan, PO Box 9001006, Louisville, KY 40290-1006  
 14520915 #JPMorgan Chase Bank N.A., PO Box 100564, Florence, SC 29502-0564  
 14698131 JPMorgan Chase Bank, N.A., Chase Records Center,, ATTN: Correspondence Mail,,  
 Mail Code LA4-5555, 700 Kansas Lane,, Monroe, LA 71203  
 14520916 Macy's, PO Box 9001094, Louisville, KY 40290-1094  
 14520917 Macy's American Express, PO Box 9001108, Louisville, KY 40290-1108  
 14520920 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
 14520921 PNC Bank, PO Box 856177, Louisville, KY 40285-6177  
 14690817 +PNC Bank, N.A., PO BOX 94982, Cleveland, OH 44101-4982  
 14661862 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue,  
 Pittsburgh, PA 15233-1828  
 14660975 +Pittsburgh Water & Sewer Authority, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire,  
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101  
 14520922 Sears Credit Cards, PO Box 9001055, Louisville, KY 40290-1055  
 14520923 Specialized Loan Servicing LLC, P.O. Box 105219, Atlanta, GA 30348-5219  
 14520925 UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472  
 14631604 +US Dept of Education/MOHELA, 633 Spirit Dr, Chesterfield MO 63005-1243  
 14641293 Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road,  
 Eagan MN 55121-7700  
 14520927 +Wells Fargo Home Mortgage, P.O. Box 11701, Newark, NJ 07101-4701  
 14644184 +Wilmington Savings Fund Society, FSB Trustee(See410, c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 15 2018 02:53:36  
 PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067  
 14711039 +E-mail/Text: kborkley@bernsteinlaw.com Dec 15 2018 02:34:41 Duquesne Light Company,  
 c/o Allison L. Carr,, Bernstein-Borkley, P.C.,, 707 Grant St., Suite 2200, Gulf Tower,,  
 Pittsburgh, PA 15219-1945  
 14520912 +E-mail/Text: kborkley@bernsteinlaw.com Dec 15 2018 02:34:41 Duquesne Light Company,  
 411 Seventh Avenue, Pittsburgh, PA 15219-1942  
 14520914 E-mail/Text: cio.bncmail@irs.gov Dec 15 2018 02:33:23 Internal Revenue Service,  
 PO Box 7346, Philadelphia, PA 19101-7346  
 14648317 E-mail/PDF: cbp@onemainfinancial.com Dec 15 2018 02:41:40 ONEMAIN, P.O. BOX 3251,  
 EVANSVILLE, IN 47731-3251  
 14520918 E-mail/PDF: cbp@onemainfinancial.com Dec 15 2018 02:41:11 OneMain Financial,  
 PO Box 742536, Cincinnati, OH 45274-2536  
 14520919 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 15 2018 02:33:50 PA Department of Revenue,  
 Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 14772795 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 15 2018 03:15:45  
 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541  
 14522538 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 15 2018 02:41:22  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14640657 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 15 2018 02:33:50  
 Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946,  
 Harrisburg P A 17128-0946  
 14520924 E-mail/PDF: gecsed@recoverycorp.com Dec 15 2018 02:41:14 Synchrony Bank / JCP,  
 PO Box 960090, Orlando, FL 32896-0090  
 14670645 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Dec 15 2018 02:42:27 Verizon,  
 by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838  
 14520926 E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Dec 15 2018 02:33:10  
 Verizon, PO Box 15124, Albany, NY 12212-5124

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
 cr WELLS FARGO BANK, N.A.  
 cr Wilmington Savings Fund Society, FSB, DBA Christia

District/off: 0315-2

User: jhel  
Form ID: 213

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Total Noticed: 38

Date Rcvd: Dec 14, 2018

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
cr\* +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
Pittsburgh, PA 15233-1828

TOTALS: 3, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 16, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 14, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, DBA Christiana Trust, not in its individual capacity, but solely in its capacity as Owner Trustee for WF 19 Grantor Trust bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com, cnoroski@grblaw.com  
Jill Manuel-Coughlin on behalf of Creditor WELLS FARGO BANK, N.A. jill@pkallc.com, chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com;mary.raynor-paul@pkallc.com;amanda.rauer@pkallc.com  
Kenneth M. Steinberg on behalf of Debtor Terri L. Ayers julie.steidl@steidl-steinberg.com, kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com  
Kevin Scott Frankel on behalf of Creditor JPMorgan Chase Bank, National Association pabk@logs.com  
Kristen D. Little on behalf of Creditor JPMorgan Chase Bank, National Association pabk@logs.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 10